

REMARKS

Full examination and favorable action are requested. Please apply any charges not covered, or any credits, to Deposit Account 50-0591 (Reference Number 05516.045003).

Respectfully submitted,

Date: 11/26/03

*Jeffrey S. Bergman* — <sup>45925</sup>  
Jonathan P. Osha, Reg. No. 33,986  
Rosenthal & Osha L.L.P.  
One Houston Center, Suite 2800  
1221 McKinney Street  
Houston, TX 77010  
Telephone: (713) 228-8600  
Facsimile: (713) 228-8778

58162\_1